

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/12/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew Lewis Van Noy
PO Box 134
Provo, UT 84606

Case Number:
10-30970 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1402

Attorney for Debtor(s) (name and address):

Jody L. Howe
Utah Bankruptcy Professionals, P. C.
9227 South 1300 East
Sandy, UT 84094
Telephone number: (801) 501-0100

Bankruptcy Trustee (name and address):

Philip G. Jones tr
853 West Center Street
Orem, UT 84057
Telephone number: (801) 224-5750

Meeting of Creditors

Date: **September 15, 2010**

Time: **3:00 PM**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/15/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 8/19/10

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (10/05)

| | |
|---|--|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice/Note | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Foreign Creditors | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Dismissal | This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed. |
| Appointment of Interim Trustee | The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection. |
| — Refer to Other Side for Important Deadlines and Notices — | |

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 10-30970

User: dlj
Form ID: rab9a

Page 1 of 2
Total Noticed: 42

Date Rcvd: Aug 19, 2010

The following entities were noticed by first class mail on Aug 21, 2010.

db +Andrew Lewis Van Noy, PO Box 134, Provo, UT 84603-0134
aty +Jody L. Howe, Utah Bankruptcy Professionals, P. C., 9227 South 1300 East,
Sandy, UT 84094-3127
7194038 Chase, Capital Management Services, LP 726 Exch, Buffalo, NY 14210
7194041 +Craig McIlroy, 7121 Lionshead Parkway, Littleton, CO 80124-9574
7194044 Express Recovery Services, INC., Edwin B. Parry PO Box 25727, Salt Lake City, UT 84125-0727
7194046 FMS INC., PO BOX 707600, Tulsa, OK 74170-7600
7194047 Grantsville City Corporation, 429 East Main Street, Provo, UT 84603
7194052 +Jordan Fed Credit Unio, 9260 S 300 E, Sandy, UT 84070-2917
7194054 +Michael Pruitt and Miriam Pruitt, 500 Eagle Gate Tower 60 East South Templ,
Salt Lake City, UT 84111-1026
7194058 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Rc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
7194057 +Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541-1067
7194059 +Richard J. Armstrong, 500 Eagle Gate Tower 60 East South Templ, Salt Lake City, UT 84111-1026
7194060 Robert Lerma and Angelica Lerma, Wood Crapo, Richard J. Armstrong 500 Eag,
Salt Lake City, UT 84111
7194061 +Scott and Penny Broussard, 2949 Manorcrest Court, Salt Lake City, UT 84121-3457
7194062 State Farm Fire and Casualty Company, 1555 Promontory Circle, Greeley, CO 80638-0001
7194065 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284
7194068 Toyota Motor Credit Co, Address Not Available, Atlanta, GA 30309
7194069 +Uheaa, 60 S 400 W, Salt Lake City, UT 84101-1284
7194070 +Uheaa/sbr Co, 60 S 400 W, Salt Lake City, UT 84101-1284
7194071 Us Bank, Shelard Plaza County Rd18, St Louis Park, MN 55426
7194072 +Us Bank/na Nd, 101 5th St E Ste A, Saint Paul, MN 55101-1860
7194073 Us Bank/na Nd, Cb Disputes, St Louis, MO 63116

The following entities were noticed by electronic transmission on Aug 19, 2010.

tr +EDI: QPGJONES.COM Aug 19 2010 20:23:00 Philip G. Jones tr, 853 West Center Street,
Orem, UT 84057-5201
7194034 +EDI: ACCE.COM Aug 19 2010 20:23:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
7194035 +EDI: BANKAMER2.COM Aug 19 2010 20:23:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054
7194036 +EDI: BANKAMER2.COM Aug 19 2010 20:23:00 Bk Of Amer, Po Box 17054,
Wilmington, DE 19850-7054
7194037 +EDI: CHASE.COM Aug 19 2010 20:23:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
7194039 +EDI: CITICORP.COM Aug 19 2010 20:23:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195-0507
7194040 +EDI: CITICORP.COM Aug 19 2010 20:23:00 Citibank Sd, Na, Pob 6241,
Sioux Falls, SD 57117-6241
7194043 +EDI: DISCOVER.COM Aug 19 2010 20:23:00 Discover Fin, Po Box 15316, Wilmington, DE 19850
7194042 +EDI: DISCOVER.COM Aug 19 2010 20:23:00 Discover Fin, Attention: Bankruptcy Department,
Po Box 3025, New Albany, OH 43054-3025
7194049 +EDI: HFC.COM Aug 19 2010 20:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
7194048 +EDI: HFC.COM Aug 19 2010 20:23:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,
Carol Stream, IL 60197-5253
7194051 +EDI: HFC.COM Aug 19 2010 20:23:00 Hsbc Best Buy, Pob 15521, Wilmington, DE 19850-5521
7194050 +EDI: HFC.COM Aug 19 2010 20:23:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263,
Carol Stream, IL 60197-5263
7194053 +EDI: RESURGENT.COM Aug 19 2010 20:23:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
7194055 +E-mail/Text: rrichardson@macu.com Mountain America Cu, 180 E 100 S,
Salt Lake City, UT 84139-1502
7194056 +E-mail/Text: jhancock@americafirst.com Mountain High Federal,
90 West Center Street, Spanish Fork, UT 84660-2019
7194063 +EDI: WTRRN BANK.COM Aug 19 2010 20:23:00 Target, Po Box 9475, Minneapolis, MN 55440-9475
7194064 +EDI: WTRRN BANK.COM Aug 19 2010 20:23:00 Target, Po Box 673, Minneapolis, MN 55440-0673
7194066 +EDI: WTRRN BANK.COM Aug 19 2010 20:23:00 Tnb-visa, Po Box 673, Minneapolis, MN 55440-0673
7194074 +EDI: WFFC.COM Aug 19 2010 20:23:00 Wells Fargo Bank, P.o. Box 5445,
Portland, OR 97228-5445

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7194067 Toyota Motor Credit Co, Must call 800-874-8822 for mailing addre

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2
Case: 10-30970

User: dlg
Form ID: rab9a

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Total Noticed: 42

Date Rcvd: Aug 19, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.